

70803 U.S. PTO



06/13/97

IN THE UNITED STATES DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

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#5/A  
W. Lander  
7/15/97

Serial No.: 08/399,763

Group Art Unit: 2414

Filing Date: March 7, 1995

Examiner: James Trammel

Inventor: David L. James

Title: ELECTRONIC PAYMENT INTERCHANGE  
CONCENTRATOR

PATENT

BY EXPRESS MAIL RECEIPT NO. TB873092605US

To: The Honorable Assistant Commissioner for Patents  
Washington, D. C. 20231

June 13, 1997

APPLICANT'S AMENDMENT AND REMARKS  
IN RESPONSE TO FIRST OFFICE ACTION

**I. INTRODUCTION**

This submission responds to the Official Communication mailed on December 18, 1996 resetting the time for response of an earlier communication dated November 20, 1996. Reexamination and reconsideration are respectfully requested.

**II. AMENDMENT**

In the claims:

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